

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: IRWIN BERKOWITZ  
CONNIE BERKOWITZ

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Case No.: 05-58385

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2005.
- 2) This case was confirmed on 12/22/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/22/2005.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/03/2008, 02/03/2009.
- 5) The case was completed on 02/17/2009.
- 6) Number of months from filing to the last payment: 40
- 7) Number of months case was pending: 47
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 33,961.07
- 10) Amount of unsecured claims discharged without payment \$ 22,042.55
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 12,954.39
Less amount refunded to debtor	\$ 30.75
<b>NET RECEIPTS</b>	<b>\$ 12,923.64</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,494.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 822.70
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,316.70**

Attorney fees paid and disclosed by debtor **\$ 206.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	500.00	2,409.83	2,409.83	2,409.83	208.20
AMERICAN GENERAL FIN	UNSECURED	5,524.37	8,527.72	8,527.72	5,745.28	.00
AMERICAN GENERAL FIN	SECURED	2,300.00	500.00	500.00	500.00	.00
ROUNDUP FUNDING LLC	SECURED	3,800.00	4,298.79	.00	.00	.00
DELL FINANCIAL SERVI	SECURED	250.00	.00	250.00	250.00	.00
DELL FINANCIAL SERVI	UNSECURED	590.37	NA	NA	.00	.00
ASPIRE VISA	UNSECURED	331.07	NA	NA	.00	.00
CREDIT CARD SERVICES	UNSECURED	304.63	NA	NA	.00	.00
CREDIT CARD SERVICES	UNSECURED	75.00	NA	NA	.00	.00
B REAL LLC/MS 550	UNSECURED	301.70	438.37	438.37	295.34	.00
CAPITAL ONE	UNSECURED	750.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	314.66	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	632.95	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	521.40	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	166.73	NA	NA	.00	.00
CHICAGO NORTHSIDE MR	UNSECURED	320.63	NA	NA	.00	.00
HEALTH SOUTH	UNSECURED	93.26	NA	NA	.00	.00
PROVIDIAN MASTERCAR	UNSECURED	1,156.55	NA	NA	.00	.00
PROVIDIAN MASTERCAR	UNSECURED	2,800.00	NA	NA	.00	.00
PROVIDIAN MASTERCAR	UNSECURED	2,200.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	67.97	294.33	294.33	198.29	.00
ROUNDUP FUNDING LLC	UNSECURED	4,056.31	4,298.79	.00	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	8,763.79	8,763.79	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>3,159.83</u>	<u>3,159.83</u>	<u>208.20</u>
<b>TOTAL SECURED:</b>	3,159.83	3,159.83	208.20
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	18,024.21	6,238.91	.00

**Disbursements:**

Expenses of Administration	\$ 3,316.70	
Disbursements to Creditors	\$ 9,606.94	
<b>TOTAL DISBURSEMENTS:</b>		\$ 12,923.64

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/15/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.